

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

MARK S. CHERRY, ESQUIRE  
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SUITE 101  
CHERRY HILL, NJ 08034  
(856) 667-1234

In Re:

John Zappile

Case No.: 24-17073

Chapter: 13

Hearing Date: May 6, 2025

Judge: Jerrold N. Poslusny

**CERTIFICATION OF DEBTOR IN OPPOSITION TO CREDITOR SANTANDER'S  
MOTION FOR RELIEF  
FROM THE AUTOMATIC STAY**

I, John Zappile, debtor in this case, submits this Certification in Opposition to Santander's Motion for Relief from the Automatic Stay.

1. As I am the Debtor, I am fully familiar with the facts set forth below.
2. I filed for a Chapter 13 bankruptcy on July 16, 2024, filing my Certificate of Counselling and Chapter 13 plan the same day, with the filing fee being paid on the same day.
3. I am respectfully requesting that the arrears in question be included in my chapter 13 plan.

I certify under penalty of perjury that the above is true and correct to the best of my knowledge.

Date: April 28, 2025

/s/ John Zappile  
Signature of the Debtor